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1 All of those statements are incorporated herein by reference. In particular, Banc of America and
2 Banc of America Funding stated that:

3 (a) "The automated underwriting decision engine and/or the underwriter may utilize
4 compensating factors to offset one or more features of the loan transaction that may not
5 specifically comply with the product guidelines." BAFC 2007-E Pros. Sup. S-43.

6 (b) "The underwriting standards used by the Sponsor are intended to evaluate the
7 Mortgagor's credit standing and repayment ability and the value and adequacy of the mortgaged
8 property as collateral." BAFC 2007-E Pros. Sup. S-42.

9 (c) "Regardless of the channel in which the loan was originated, a mortgage
10 application is completed containing information that assists in evaluating the mortgagor's credit
11 standing, capacity to repay the loan and adequacy of the mortgaged property as collateral for the
12 loan." BAFC 2007-E Pros. Sup. S-42.

13 (d) "These underwriting standards applied by Bank of America in originating or
14 acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit
15 standing, and the adequacy of the mortgage property as collateral for the mortgage loan." BAFC
16 2007-E Pros. Sup. S-42.

17 **Item 106. Early payment defaults:**

- 18 (a) Number of the mortgage loans that suffered EPDs: 54
19 (b) Percent of the mortgage loans that suffered EPDs: 3.5%
20 (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans
21 made at the same time as the loans in the collateral pool that experienced
22 EPDs: 0.83%

23 **Item 107. 90+ days delinquencies:**

- 24 (a) Number of the mortgage loans that suffered 90+ days delinquencies: 630
25 (b) Percent of the mortgage loans that suffered 90+ days delinquencies: 40.7%
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- 1 (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans
2 made at the same time as the loans in the collateral pool that suffered 90+
3 days delinquencies: 33.9%

4 Item 108. 30+ days delinquencies in this securitization:

- 5 (a) Number of the mortgage loans that were 30+ days delinquent on March 31,
6 2010: 603
7 (b) Percent of the mortgage loans that were 30+ days delinquent on March 31,
8 2010: 38.9%
9 (c) Percent of all mortgage loans in the United States that were 30+ days
10 delinquent on March 31, 2010: 14.7%

11 Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

12 On pages S-6, S-7, and S-86 of the prospectus supplement, Banc of America and Banc of
13 America Funding made statements about the ratings assigned to the certificates issued in this
14 securitization. Bank of America and Banc of America Funding stated on page S-6 that the Bank's
15 certificates were rated AAA by Standard & Poor's Rating Services and AAA by Fitch Ratings.
16 These were the highest ratings available from these two rating agencies.

17 Banc of America and Banc of America Funding also stated that "The Offered Certificates
18 will not be issued unless they receive at least the ratings set forth in this table." BAFC 2007-E
19 Pros. Sup. S-7.

20 Banc of America and Banc of America Funding also stated that "At their issuance, each
21 class of Offered Certificates is required to receive from Standard & Poor's...[and] Fitch Ratings
22 ...at least the rating set forth in . . . this prospectus supplement." BAFC 2007-E Pros. Sup. S-86.

23 Item 120. Summary of loans about which the Defendants made untrue or misleading
24 statements:

- 25 (a) Number of loans whose LTVs were materially understated: 762
26 (b) Number of loans in which the owner's equity was reduced by 5% or more by
27 undisclosed additional liens: 277
28 (c) Number of loans that suffered EPDs: 54

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- (d) Number of loans in which the properties were stated to be owner-occupied but were not: 462
- (e) Eliminating duplicates, number of loans about which the Defendants made untrue or misleading statements: 1,073
- (f) Eliminating duplicates, percent of loans about which the Defendants made untrue or misleading statements: 69.3%

1 **SCHEDULE 62 TO THE AMENDED COMPLAINT**

2 To the extent that this Schedule is incorporated by reference into allegations in the
3 complaint, those allegations are made against Defendants Banc of America and Banc of America
4 Funding.

5 **Item 44. Details of trust and certificate(s).**

6 (a) Dealer that sold the certificate(s) to the Bank: Banc of America.

7 (b) Description of the trust: Banc of America Funding Corporation, Mortgage Pass-
8 Through Certificates, Series 2007-7 was a securitization in August 2007 of 1,231 mortgage loans,
9 in three groups.¹ Bank of America, N.A. originated or acquired 100% of the loans in Group 3.
10 BAFC 2007-7 Pros. Sup. S-8, S-11, and S-33.

11 (c) Description of the certificate(s) that the Bank purchased: Banc of America
12 offered and sold to the Bank a senior certificate in this securitization, in tranche 3-A-1, for which
13 the Bank paid \$207,537,098 plus accrued interest on August 31, 2007.

14 (d) Ratings of the certificate(s) when the Bank purchased them: Standard &
15 Poor's—AAA; Fitch—AAA.

16 (e) Current ratings of the certificate(s): Standard & Poor's—CCC;
17 Fitch—CC.

18 (f) URL of prospectus supplement for this securitization:
19 <http://www.sec.gov/Archives/edgar/data/934377/000137940207000041/form424b5.txt>

20 **Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:**

21 In the prospectus supplement, Banc of America and Banc of America Funding made the
22 following statements about the LTVs of the mortgage loans in the collateral pool of this
23 securitization.

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28 ¹ The Bank makes no allegations about the mortgage loans in groups 1 and 2.

1 (a) The original LTVs of the mortgage loans in Group 3 ranged from 23.77% to
2 100%, with a weighted average of 76.51%. BAFC 2007-7 Pros. Sup. S-13.

3 (b) Banc of America and Banc of America Funding presented tables of statistics about
4 the mortgage loans in the collateral pool. BAFC 2007-7 Pros. Sup. A-2 to A-30. Each table
5 focused on a certain characteristic of the loans (for example, current principal balance) and
6 divided the loans into categories based on that characteristic (for example, loans with current
7 principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.).
8 Each table then presented various data about the loans in each category. Among these data was
9 the "Weighted Average Original Loan-to-Value Ratio." There were 12 such tables in the
10 "Mortgage Loan Data" section for the loans in Group 3. In each table, the number of categories
11 into which the loans were divided ranged from two to 45. Thus, in Appendix A, Banc of America
12 and Banc of America Funding made hundreds of statements about the original LTVs of the loans
13 in Group 3. BAFC 2007-7 Pros. Sup. A-16 to A-22.

14 (c) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
15 of the Group 3 Mortgage Loans is expected to be approximately 76.51%." BAFC 2007-7 Pros.
16 Sup. A-20.
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Item 62. Details of the results of the AVM analysis:

Number of loans in group 3	900
Number of properties in group 3 on which there was enough information for the model to determine a true market value	513
Number of loans in group 3 on which the stated value was 105% or more of the true market value as reported by the model	400
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$70,670,456
Number of loans in group 3 on which the stated value was 95% or less of the true market value as reported by the model	47
Aggregate amount by which the true market values of those properties exceed their stated values	\$4,233,500
Number of loans in group 3 with LTVs over 100%, as stated by Defendants	0
Number of loans in group 3 with LTVs over 100%, as determined by the model	174
Weighted-average LTV, as stated by Defendants (group 3)	76.5%
Weighted-average LTV, as determined by the model (group 3)	103.8%

Item 65. Evidence from subsequent sales of refinanced properties:

Of the 900 mortgage loans in group 3, 608 were taken out to refinance, rather than to purchase, properties. For those 608 loans, the value (denominator) in the LTV was an appraised value rather than a sale price. Of those 608 properties, 64 were subsequently sold for a total of approximately \$28,975,468. The total value ascribed to those same properties in the LTV data reported in the prospectus supplements and other documents sent to the Bank was \$44,646,600. Thus, those properties were sold for 64.9% of the value ascribed to them, a difference of 35.1%. This difference cannot be accounted for by declines in house prices in the areas in which those properties were located.

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties in group 3 with additional liens: 98
- (b) Total reduction in equity from additional liens: \$15,266,304
- (c) Weighted-average reduction in equity from additional liens: 68.0%

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Funding made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

(a) In Appendix A, Banc of America and Banc of America Funding presented a table entitled "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans." This table divided the mortgage loans in Group 3 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BAFC 2007-7 Pros. Sup. A-17.

(b) In the "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans" table, Banc of America and Banc of America Funding stated that 77.39% of the mortgage loans in Group 3 were secured by a "Primary Residence," 16.07% by an "Investor Property," and 6.54% by a "Second Home." BAFC 2007-7 Pros. Sup. A-17.

Item 96. Details of properties in group 3 that were stated to be owner-occupied, but were not:

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 67
- (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 105
- (c) Number of loans on which the owner of the property owned three or more properties: 19
- (d) Eliminating duplicates, number of loans about which one or more of statements (a) through (c) is true: 166

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages S-40 through S-46 of the prospectus supplement, Banc of America and Banc of America Funding made statements about the underwriting guidelines of Bank of America, N.A. Those statements are incorporated herein by reference. In particular, Banc of America and Banc of America Funding stated that:

(a) "The automated underwriting decision engine and/or the underwriter may utilize compensating factors to offset one or more features of the loan transaction that may not specifically comply with the product guidelines." BAFC 2007-7 Pros. Sup. S-41.

(b) "The underwriting standards used by the Originators are intended to evaluate the Mortgagor's credit standing and repayment ability and the value and adequacy of the mortgaged property as collateral." BAFC 2007-7 Pros. Sup. S-40.

(c) "Regardless of the channel in which the loan was originated, a mortgage application is completed containing information that assists in evaluating the mortgagor's credit standing, capacity to repay the loan and adequacy of the mortgaged property as collateral for the loan." BAFC 2007-7 Pros. Sup. S-40.

(d) "These underwriting standards applied by Bank of America in originating or acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit standing, and the adequacy of the mortgage property as collateral for the mortgage loan." BAFC 2007-7 Pros. Sup. S-40.

Item 106. Early payment defaults for loans in group 3:

(a) Number of the mortgage loans that suffered EPDs: 51

(b) Percent of the mortgage loans that suffered EPDs: 4.1%

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that experienced EPDs: 0.83%

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Item 107. 90+ days delinquencies for loans in group 3:

- (a) Number of the mortgage loans that suffered 90+ days delinquencies: 385
- (b) Percent of the mortgage loans that suffered 90+ days delinquencies: 31.3%
- (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that suffered 90+ days delinquencies: 33.9%

Item 108. 30+ days delinquencies for loans in group 3:

- (a) Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 369
- (b) Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 30.0%
- (c) Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On pages S-6 to S-7 and S-102 to S-103 of the prospectus supplement, Banc of America and Banc of America Funding made statements about the ratings assigned to the certificate issued in this securitization. Banc of America and Banc of America Funding stated that the Bank's certificate was rated AAA by both Standard & Poor's Rating Services and Fitch Ratings. These were the highest ratings available from these two rating agencies.

Banc of America and Banc of America Funding also stated "The Offered Certificates will not be issued unless they receive at least the ratings set forth in this table." BAFC 2007-7 Pros. Sup. S-7.

Banc of America and Banc of America Funding also stated: "At their issuance, each class of Offered Certificates is required to receive from Standard & Poor's...[and] Fitch Ratings ...at least the rating set forth in . . . this prospectus supplement." BAFC 2007-7 Pros. Sup. S-102.

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- Item 120. Summary of loans in group 3 about which the Defendants made untrue or misleading statements:**
- (a) Number of loans whose LTVs were materially understated: 400
 - (b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 98
 - (c) Number of loans that suffered EPDs: 51
 - (d) Number of loans in which the properties were stated to be owner-occupied but were not: 166
 - (e) Eliminating duplicates, number of loans about which the Defendants made untrue or misleading statements: 543
 - (f) Eliminating duplicates, percent of loans about which the Defendants made untrue or misleading statements: 44.1%

SCHEDULE 63 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Funding.

Item 44. Details of trust and certificate(s).

(a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2006-G was a securitization in July 2006 of 7,007 mortgage loans, in three groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Wells Fargo Bank, N.A. BAFC 2006-G Pros. Sup. S-7 and S-10.

(c) Description of the certificate(s) that the Bank purchased: Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 3-A-1, for which the Bank paid \$197,781,250 plus accrued interest on July 31, 2006.

(d) Ratings of the certificate(s) when the Bank purchased them: Standard & Poor's • AAA; Moody's • Aaa.

(e) Current ratings of the certificate(s): Standard & Poor's • AAA; Moody's • Ba1.

(f) URL of prospectus supplement for this securitization:
<http://www.sec.gov/Archives/edgar/data/934377/000095013606006189/file1.htm>

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Funding made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

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1 (a) The original LTVs of the mortgage loans in Group 1 ranged from 15.05% to
2 100%, with a weighted average of 78.68% BAFC 2006-G Pros. Sup. S-10.

3 (b) The original LTVs of the loans in Group 2 ranged from 9.09% to 100%, with a
4 weighted average of 73.82% BAFC 2006-G Pros. Sup. S-11.

5 (c) The original LTVs of the mortgage loans in Group 3 ranged from 14.93% to 95%,
6 with a weighted average of 74.22% BAFC 2006-G Pros. Sup. S-11.

7 (d) The original LTVs of all of the mortgage loans in the collateral pool ranged from
8 9.09% to 100%, with a weighted average of 74.69% BAFC 2006-G Pros. Sup. S-12.

9 (e) In Appendix A of the prospectus supplement ("Mortgage Loan Data"), Banc of
10 America and Banc of America Funding presented tables of statistics about the mortgage loans in
11 the collateral pool. BAFC 2006-G Pros. Sup. A-2 to A-37. Each table focused on a certain
12 characteristic of the loans (for example, current principal balance) and divided the loans into
13 categories based on that characteristic (for example, loans with current principal balances of
14 \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then
15 presented various data about the loans in each category. Among these data was the "Weighted
16 Average Original LTV." There were 15 such tables for the loans in Group 1. In each table, the
17 number of categories into which the loans were divided ranged from two to 45. Thus, in
18 Appendix A of the prospectus supplement, Banc of America and Banc of America Funding made
19 hundreds of statements about the original LTVs of the loans in Group 1. BAFC 2006-G Pros.
20 Sup. A-2 to A-10.

21 (f) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
22 of the Group 1 Mortgage Loans is expected to be approximately 78.68%." BAFC 2006-G Pros.
23 Sup. A-5.

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1 (g) In Appendix A, Banc of America and Banc of America Funding presented similar
2 tables of statistics about the mortgage loans in Group 2. In these tables, Banc of America and
3 Banc of America Funding similarly made hundreds of statements about the original LTVs of the
4 loans in Group 2. BAFC 2006-G Pros. Sup. A-11 to A-21.

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6 (h) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
7 of the Group 2 Mortgage Loans is expected to be approximately 73.82%." BAFC 2006-G Pros.
8 Sup. A-15.

9 (i) In Appendix A, Banc of America and Banc of America Funding presented similar
10 tables of statistics about the mortgage loans in Group 3. In these tables, Banc of America and
11 Banc of America Funding similarly made hundreds of statements about the original LTVs of the
12 loans in Group 3. BAFC 2006-G Pros. Sup. A-22 to A-27.

13 (j) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
14 of the Group 3 Mortgage Loans is expected to be approximately 74.22%." BAFC 2006-G Pros.
15 Sup. A-24.

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17 (k) In Appendix A, Banc of America and Banc of America Funding presented similar
18 tables of statistics about all of the mortgage loans in the collateral pool. In these tables, Banc of
19 America and Banc of America Funding similarly made hundreds of statements about the original
20 LTVs of all of the loans in the collateral pool. BAFC 2006-G Pros. Sup. A-28 to A-37.

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22 (l) "As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination
23 of the Group Mortgage Loans is expected to be approximately 74.69%." BAFC 2006-G Pros.
24 Sup. A-31.

Item 62. Details of the results of the AVM analysis:

Number of loans	7,007
Number of properties on which there was enough information for the model to determine a true market value	4,347
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	2,393
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$233,066,190
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	692
Aggregate amount by which the true market values of those properties exceed their stated values	\$66,435,342
Number of loans with LTVs over 100%, as stated by Defendants	0
Number of loans with LTVs over 100%, as determined by the model	500
Weighted-average LTV, as stated by Defendants	74.7
Weighted-average LTV, as determined by the model	85.0%

Item 65. Evidence from subsequent sales of refinanced properties:

Of the 7,007 mortgage loans in the collateral pool, 2,989 were taken out to refinance, rather than to purchase, properties. For those 2,989 loans, the value (denominator) in the LTV was an appraised value rather than a sale price. Of those 2,989 properties, 421 were subsequently sold for a total of approximately \$187,171,933. The total value ascribed to those same properties in the LTV data reported in the prospectus supplements and other documents sent to the Bank was \$235,386,000. Thus, those properties were sold for 79.5% of the value ascribed to them, a difference of 20.5%. This difference cannot be accounted for by declines in house prices in the areas in which those properties were located.

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 1,062
- (b) Total reduction in equity from additional liens: \$113,637,993
- (c) Weighted-average reduction in equity from additional liens: 73.8%

1 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
 2 **that secured the mortgage loans:**

3 In the prospectus supplement, Banc of America and Banc of America Funding made the
 4 following statements about the occupancy status of the properties that secured the mortgage loans
 5 in the collateral pool of this securitization.

6 (a) In Appendix A of the prospectus supplement, described in Item 52, Banc of
 7 America and Banc of America Funding presented a table entitled "Occupancy of Mortgaged
 8 Properties of the Group 1 Mortgage Loans." This table divided the mortgage loans in Group 1
 9 into the categories "Primary Residence," "Investor Property," and "Second Home." The table
 10 made untrue and misleading statements about the number of mortgage loans, the aggregate
 11 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
 12 of these categories. BAFC 2006-G Pros. Sup. A-2.

13 (b) In the "Occupancy of Mortgaged Properties of the Group 1 Mortgage Loans"
 14 table, Banc of America and Banc of America Funding stated that 82.1% of the mortgage loans in
 15 Group 1 were secured by a "Primary Residence," 7.25% by an "Investor Property," and 10.65%
 16 by a "Second Home." BAFC 2006-G Pros. Sup. A-2.

17 (c) In Appendix A, Banc of America and Banc of America Funding presented a table
 18 entitled "Occupancy of Mortgaged Properties of the Group 2 Mortgage Loans." This table
 19 divided the mortgage loans in Group 2 into the categories "Primary Residence," "Investor
 20 Property," and "Second Home." The table made untrue and misleading statements about the
 21 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
 22 aggregate principal balance outstanding in each of these categories. BAFC 2006-G Pros. Sup. A-
 23 11.

24 (d) In the "Occupancy of Mortgaged Properties of the Group 2 Mortgage Loans"
 25 table, Banc of America and Banc of America Funding stated that 89.44% of the mortgage loans in
 26

1 Group 2 were secured by a "Primary Residence," 3.06% by an "Investor Property," and 7.49% by
2 a "Second Home." BAFC 2006-G Pros. Sup. A-11.

3 (e) In Appendix A, Banc of America and Banc of America Funding presented a table
4 entitled "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans." This table
5 divided the mortgage loans in Group 3 into the categories "Primary Residence," "Investor
6 Property," and "Second Home." The table made untrue and misleading statements about the
7 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
8 aggregate principal balance outstanding in each of these categories. BAFC 2006-G Pros. Sup. A-
9 22.

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11 (f) In the "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans"
12 table, Banc of America and Banc of America Funding stated that 84.73% of the mortgage loans in
13 Group 3 were secured by a "Primary Residence," 7.28% by an "Investor Property," and 7.99% by
14 a "Second Home." BAFC 2006-G Pros. Sup. A-22.

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16 (g) In Appendix A, Banc of America and Banc of America Funding presented a table
17 entitled "Occupancy of Mortgaged Properties of the Mortgage Loans." This table divided all of
18 the mortgage loans in the collateral pool into the categories "Primary Residence," "Investor
19 Property," and "Second Home." The table made untrue and misleading statements about the
20 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
21 aggregate principal balance outstanding in each of these categories. BAFC 2006-G Pros. Sup. A-
22 28.

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24 (h) In the "Occupancy of Mortgaged Properties of the Mortgage Loans" table, Banc of
25 America and Banc of America Funding stated that 87.39% of the mortgage loans in the collateral
26 pool were secured by a "Primary Residence," 4.51% by an "Investor Property," and 8.1% by a
27 "Second Home." BAFC 2006-G Pros. Sup. A-28.
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Item 96. Details of properties that were stated to be owner-occupied, but were not:

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 569
- (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 942
- (c) Number of loans on which the owner of the property owned three or more properties: 52
- (d) Number of loans that went straight from current to foreclosure or ownership by lender: 1
- (e) Eliminating duplicates, number of loans about which one or more of statements (a) through (d) is true: 1,339

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages S-38 through S-42 of the prospectus supplement, Banc of America and Banc of America Funding made statements about the underwriting guidelines of Wells Fargo Bank, N.A. All of those statements are incorporated herein by reference. In particular, Banc of America and Banc of America Funding stated that:

(a) "In certain instances . . . exceptions to the following standards may have been granted by the Originator." BAFC 2006-G Pros. Sup. S-38.

(b) "The underwriting standards used by [Wells Fargo Bank, N.A.] are intended to evaluate the Mortgagor's credit standing and repayment ability and the value and adequacy of the mortgaged property as collateral." BAFC 2006-G Pros. Sup. S-38.

(c) "Wells Fargo Bank's underwriting standards are applied by or on behalf of Wells Fargo Bank to evaluate the applicant's credit standing and ability to repay the loan, as well as the value and adequacy of the mortgaged property as collateral." BAFC 2006-G Pros. Sup. S-38.

Item 106. Early payment defaults:

- (a) Number of the mortgage loans that suffered EPDs: 26
- (b) Percent of the mortgage loans that suffered EPDs: 0.4%

- 1 (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans
2 made at the same time as the loans in the collateral pool that experienced
3 EPDs: 0.44%

4 Item 108. 30+ days delinquencies in this securitization:

- 5 (a) Number of the mortgage loans that were 30+ days delinquent on March 31,
6 2010: 1,400
7 (b) Percent of the mortgage loans that were 30+ days delinquent on March 31,
8 2010: 20.0%
9 (c) Percent of all mortgage loans in the United States that were 30+ days
10 delinquent on March 31, 2010: 14.7%

11 Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

12 On pages S-6 and S-85 of the prospectus supplement, Banc of America and Banc of
13 America Funding made statements about the ratings assigned to the certificate issued in this
14 securitization. Banc of America and Banc of America Funding stated that the Bank's certificate
15 was rated AAA by Standard & Poor's Rating Services Aaa by Moody's Investors Service, Inc.
16 These were the highest ratings available from these two rating agencies.

17 Banc of America and Banc of America Funding also stated: "The Offered Certificates will
18 not be issued unless they receive at least the ratings set forth in this table." BAFC 2006-G Pros.
19 Sup. S-6.

20 Banc of America and Banc of America Funding also stated: "At their issuance, each class
21 of Offered Certificates is required to receive from Moody's Investors Service, Inc. . . . and
22 Standard & Poor's . . . at least the rating set forth in . . . this prospectus supplement. BAFC 2006-
23 G Pros. Sup. S-85.

24 Item 120. Summary of loans about which the Defendants made untrue or misleading
25 statements:

- 26 (a) Number of loans whose LTVs were materially understated: 2,393
27 (b) Number of loans in which the owner's equity was reduced by 5% or more by
28 undisclosed additional liens: 1,062

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- 1 (c) Number of loans that suffered EPDs: 26
- 2 (d) Number of loans in which the properties were stated to be owner-occupied
- 3 but were not: 1,339
- 4 (e) Eliminating duplicates, number of loans about which the Defendants made
- 5 untrue or misleading statements: 3,615
- 6 (f) Eliminating duplicates, percent of loans about which the Defendants made
- 7 untrue or misleading statements: 51.6%
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SCHEDULE 64 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Banc of America.

(b) **Description of the trust:** Banc of America Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2005-12 was a securitization in December 2005 of 3,478 mortgage loans, in six groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Bank of America, N.A. BOAA 2005-12 Pros. Sup. S-7 and S-25.

(c) **Description of the certificate(s) that the Bank purchased:** Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-3, for which the Bank paid \$110,177,625 plus accrued interest on December 30, 2005.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Moody's • Aaa; Fitch • AAA.

(e) **Current ratings of the certificate(s):** Moody's • Caa1; Fitch • B.

(f) **URL of prospectus supplement for this securitization:**
://www.sec.gov/Archives/edgar/data/1348142/000119312505250232/d424b5.htm

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in Group 1 ranged from 10.88% to 100%, with a weighted average of 73.05%. BOAA 2005-12 Pros. Sup. S-7 and S-27.

(b) The original LTVs of the mortgage loans in Group 2 ranged from 13.03% to 90%, with a weighted average of 69.34%. BOAA 2005-12 Pros. Sup. S-8 and S-32.

(c) The original LTVs of the mortgage loans in Group 3 ranged from 17.58% to 103%, with a weighted average of 76.36%. BOAA 2005-12 Pros. Sup. S-8 and S-37.

(d) The original LTVs of the mortgage loans in Group 4 ranged from 49.38% to 80% with a weighted average of 70.74%. BOAA 2005-12 Pros. Sup. S-9 and S-42.

(e) The original LTVs of the mortgage loans in Group 5 ranged from 11.58% to 95%, with a weighted average of 63.16%. BOAA 2005-12 Pros. Sup. S-9 and S-47.

(f) The original LTVs of the mortgage loans in Group 6 ranged from 4.93% to 95%, with a weighted average of 61.77%. BOAA 2005-12 Pros. Sup. S-10 and S-52.

(g) The original LTVs of all of the mortgage loans in the collateral pool ranged from 4.93% to 103%, with a weighted average of 70.57%. BOAA 2005-12 Pros. Sup. S-10 and S-57.

(h) "As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of more than 103.00%." BOAA 2005-12 Pros. Sup. S-26.

(i) The original LTVs of the discount mortgage loans in Group 1 ranged from 11.08% to 100%, with a weighted average of 72.61%. BOAA 2005-12 Pros. Sup. S-27.

(j) The original LTVs of the premium mortgage loans in Group 1 ranged from 10.88% to 100%, with a weighted average of 74.59%. BOAA 2005-12 Pros. Sup. S-27.

(k) In the section of the prospectus supplement entitled "The Mortgage Pool," Banc of America and Banc of America Mortgage Securities presented tables of statistics about the mortgage loans in the collateral pool. BOAA 2005-12 Pros. Sup. S-27 to S-62. Each table focused on a certain characteristic of the loans (for example, current principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table

1 then presented various data about the loans in each category. One of the tables, entitled "Original
2 Loan-to-Value Ratios," divided the loans in Group 1 into 18 categories of original LTV (for
3 example, 10.01% to 15%, 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and
4 misleading statements about the number of mortgage loans, the aggregate principal balance
5 outstanding, and the percent of aggregate principal balance outstanding in each of these
6 categories. BOAA 2005-12 Pros. Sup. S-30.

7
8 (l) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
9 of the Group 1 Mortgage Loans is expected to be approximately 73.05%." BOAA 2005-12 Pros.
10 Sup. S-30.

11 (m) The original LTVs of the discount mortgage loans in Group 2 ranged from 19.33%
12 to 90%, with a weighted average of 64.85%. BOAA 2005-12 Pros. Sup. S-32.

13 (n) The original LTVs of the premium mortgage loans in Group 2 ranged from
14 13.03% to 90%, with a weighted average of 70.6%. BOAA 2005-12 Pros. Sup. S-32.

15 (o) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
16 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
17 the mortgage loans in Group 2 into 16 categories of original LTV (for example, 10.01% to 15%,
18 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about
19 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
20 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-
21 35.

22 (p) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
23 of the Group 2 Mortgage Loans is expected to be approximately 69.34%." BOAA 2005-12 Pros.
24 Sup. S-35.

(q) The original LTVs of the discount mortgage loans in Group 3 ranged from 17.58% to 103%, with a weighted average of 76.68%. BOAA 2005-12 Pros. Sup. S-37.

(r) The original LTVs of the premium mortgage loans in Group 3 ranged from 18.7% to 103%, with a weighted average of 76.21%. BOAA 2005-12 Pros. Sup. S-37.

(s) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 3 into 18 categories of original LTV (for example, 15.01% to 20%, 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-40.

(t) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 3 Mortgage Loans is expected to be approximately 76.36%." BOAA 2005-12 Pros. Sup. S-40.

(u) The original LTVs of the discount mortgage loans in Group 4 ranged from 51.72% to 80%, with a weighted average of 70.36%. BOAA 2005-12 Pros. Sup. S-42.

(v) The original LTVs of the premium mortgage loans in Group 4 ranged from 49.38% to 80%, with a weighted average of 70.9%. BOAA 2005-12 Pros. Sup. S-42.

(w) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 4 into seven categories of original LTV (for example, 45.01% to 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent

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1 of aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup.
2 S-45.

3 (x) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
4 of the Group 4 Mortgage Loans is expected to be approximately 70.74%." BOAA 2005-12 Pros.
5 Sup. S-45.

6 (y) The original LTVs of the discount mortgage loans in Group 5 ranged from 12.47%
7 to 95%, with a weighted average of 63.81%. BOAA 2005-12 Pros. Sup. S-47.

8 (z) The original LTVs of the premium mortgage loans in Group 5 ranged from
9 11.58% to 93.9%, with a weighted average of 62.58%. BOAA 2005-12 Pros. Sup. S-47.

10 (aa) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
11 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
12 the mortgage loans in Group 5 into 17 categories of original LTV (for example, 10.01% to 15%,
13 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about
14 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
15 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-
16 50.

17 (bb) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
18 of the Group 5 Mortgage Loans is expected to be approximately 63.16%." BOAA 2005-12 Pros.
19 Sup. S-50.

20 (cc) The original LTVs of the discount mortgage loans in Group 6 ranged from 4.93%
21 to 95%, with a weighted average of 60.01%. BOAA 2005-12 Pros. Sup. S-52.

22 (dd) The original LTVs of the premium mortgage loans in Group 6 ranged from 8.97%
23 to 90%, with a weighted average of 65.23%. BOAA 2005-12 Pros. Sup. S-52.

(ee) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 6 into 19 categories of original LTV (for example, 0.01% to 5%, 5.01% to 10%, 10.01% to 15%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-55.

(ff) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 6 Mortgage Loans is expected to be approximately 61.77%." BOAA 2005-12 Pros. Sup. S-55.

(gg) The original LTVs of the discount mortgage loans in the collateral pool ranged from 4.93% to 103%, with a weighted average of 69.64%. BOAA 2005-12 Pros. Sup. S-57.

(hh) The original LTVs of the premium mortgage loans in the collateral pool ranged from 8.97% to 103%, with a weighted average of 71.36%. BOAA 2005-12 Pros. Sup. S-57.

(ii) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans into 21 categories of original LTV (for example, 0.01% to 5%, 5.01% to 10%, 10.01% to 15%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-61.

(jj) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Mortgage Loans is expected to be approximately 70.57%." BOAA 2005-12 Pros. Sup. S-61.

Item 62. Details of the results of the AVM analysis:

Number of loans	3,478
Number of properties on which there was enough information for the model to determine a true market value	1,483
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	683
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$39,558,641
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	410
Aggregate amount by which the true market values of those properties exceed their stated values	\$26,550,503
Number of loans with LTVs over 100%, as stated by Defendants	10
Number of loans with LTVs over 100%, as determined by the model	124
Weighted-average LTV, as stated by Defendants	70.6%
Weighted-average LTV, as determined by the model	78.2%

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 84
- (b) Total reduction in equity from additional liens: \$7,993,555
- (c) Weighted-average reduction in equity from additional liens: 68.5%

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

- (a) In "The Mortgage Pool" section of the prospectus supplement, described in Item 52, Banc of America and Banc of America Mortgage Securities presented a table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal

1 balance outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. BOAA 2005-12 Pros. Sup. S-28.

3 (b) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
4 America Mortgage Securities stated that 58.36% of the mortgage loans in Group 1 were secured
5 by a "Primary Residence," 39.62% by an "Investor Property," and 2.02% by a "Second Home."
6 BOAA 2005-12 Pros. Sup. S-28.

7
8 (c) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
9 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
10 stated that 100% of the mortgage loans in Group 2 were secured by an Investor Property." BOAA
11 2005-12 Pros. Sup. S-33.

12 (d) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
13 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
14 divided the mortgage loans in Group 3 into the categories "Primary Residence" and "Second
15 Home." The table made untrue and misleading statements about the number of mortgage loans,
16 the aggregate principal balance outstanding, and the percent of aggregate principal balance
17 outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-38.

18
19 (e) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
20 America Mortgage Securities stated that 89.87% of the mortgage loans in Group 3 were secured
21 by a "Primary Residence" and 10.13% by a "Second Home." BOAA 2005-12 Pros. Sup. S-38.

22 (f) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
23 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
24 divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor
25 Property," and "Second Home." The table made untrue and misleading statements about the
26 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
27
28

1 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-
2 43.

3 (g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
4 America Mortgage Securities stated that 81.69% of the mortgage loans in Group 4 were secured
5 by a "Primary Residence," 3.68% by an "Investor Property," and 14.64% by a "Second Home."
6 BOAA 2005-12 Pros. Sup. S-43.

7
8 (h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
9 Securities presented another table entitled "Occupancy of Mortgaged Properties." In this table,
10 Banc of America and Banc of America Mortgage Securities divided the mortgage loans in Group
11 5 into the categories "Primary Residence," "Investor Property," and "Second Home." The table
12 made untrue and misleading statements about the number of mortgage loans, the aggregate
13 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
14 of these categories. BOAA 2005-12 Pros. Sup. S-48.

15
16 (i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
17 America Mortgage Securities stated that 44.35% of the mortgage loans in Group 5 were secured
18 by a "Primary Residence," 50.63% by an "Investor Property," and 5.02% by a "Second Home."
19 BOAA 2005-12 Pros. Sup. S-48.

20
21 (j) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
22 Securities presented another table entitled "Occupancy of Mortgaged Properties." In this table,
23 Banc of America and Banc of America Mortgage Securities divided the mortgage loans in Group
24 6 into the categories "Primary Residence," "Investor Property," and "Second Home." The table
25 made untrue and misleading statements about the number of mortgage loans, the aggregate
26 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
27 of these categories. BOAA 2005-12 Pros. Sup. S-53.

(k) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 19.86% of the mortgage loans in Group 6 were secured by a "Primary Residence," 77.99% by an "Investor Property," and 2.15% by a "Second Home." BOAA 2005-12 Pros. Sup. S-53.

(l) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." In this table, Banc of America and Banc of America Mortgage Securities divided all of the mortgage loans in the collateral pool into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-58.

(m) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 49.15% of the mortgage loans in the collateral pool were secured by a "Primary Residence," 45.83% by an "Investor Property," and 5.02% by a "Second Home." BOAA 2005-12 Pros. Sup. S-58.

Item 96. Details of properties that were stated to be owner-occupied, but were not:

- (a) **Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 142**
- (b) **Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 203**
- (c) **Number of loans on which the owner of the property owned three or more properties: 12**
- (d) **Eliminating duplicates, number of loans about which one or more of statements (a) through (c) is true: 301**

1 **Item 99. Untrue or misleading statements about the underwriting standards of the**
 2 **originators of the mortgage loans:**

3 On pages 24 through 28 of the prospectus, Banc of America and Banc of America
 4 Mortgage Securities made statements about the underwriting guidelines of Bank of America,
 5 N.A. All of those statements are incorporated herein by reference. In particular, Banc of America
 6 and Banc of America Mortgage Securities stated that:

7 (a) "Bank of America will consider a mortgage loan to be originated in accordance
 8 with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in
 9 substantial compliance with such underwriting guidelines. Even if one or more specific criteria
 10 included in such underwriting guidelines were not satisfied, if other factors compensated for the
 11 standards that were not satisfied, the mortgage loan may be considered to be in substantial
 12 compliance with the underwriting guidelines." BOAA 2005-12 Pros. 24.

13 (b) "These underwriting standards applied by Bank of America in originating or
 14 acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit
 15 standing and assets available for down payment, closing costs and cash reserves. Additionally,
 16 guidelines are established regarding the adequacy of the property as collateral for the loan
 17 requested." BOAA 2005-12 Pros. 24.

18 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

19 On pages S-4 and S-123 to S-124 of the prospectus supplement, Banc of America and
 20 Banc of America Mortgage Securities made statements about the ratings assigned to the
 21 certificates issued in this securitization. Banc of America and Banc of America Mortgage
 22 Securities stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and
 23 AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.

24 Banc of America and Banc of America Mortgage Securities also stated: "At their
 25 issuance, each class of Offered Certificates is required to receive from Moody's Investors
 26

1 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this
2 Prospectus Supplement." BOAA 2005-12 Pros. Sup. S-123.

3 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
4 **statements:**

- 5 (a) Number of loans whose LTVs were materially understated: 683
6 (b) Number of loans in which the owner's equity was reduced by 5% or more by
7 undisclosed additional liens: 84
8 (c) Number of loans in which the properties were stated to be owner-occupied
9 but were not: 301
10 (d) Eliminating duplicates, number of loans about which the Defendants made
11 untrue or misleading statements: 966
12 (e) Eliminating duplicates, percent of loans about which the Defendants made
13 untrue or misleading statements: 27.8%

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SCHEDULE 65 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Banc of America.

(b) **Description of the trust:** Banc of America Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2005-11 was a securitization in November 2005 of 2,411 mortgage loans, in four groups. Bank of America, N.A. originated or acquired the mortgage loans in the collateral pool of this securitization. BOAA 2005-11 Pros. Sup. S-8 and S-26.

(c) **Description of the certificate(s) that the Bank purchased:** Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-1, for which the Bank paid \$97,727,000 plus accrued interest on November 30, 2005.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Moody's • Aaa; Fitch • AAA.

(e) **Current ratings of the certificate(s):** Moody's • B3; Fitch • A.

(f) **URL of prospectus supplement for this securitization:**
<http://www.sec.gov/Archives/edgar/data/1207409/000119312505233287/d424b5.htm>

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in Group 1 ranged from 10.03% to 103%, with a weighted average of 72.68%. BOAA 2005-11 Pros. Sup. S-8 and S-29.

(b) The original LTVs of the mortgage loans in Group 2 ranged from 9.78% to 95%, with a weighted average of 70.61%. BOAA 2005-11 Pros. Sup. S-9 and S-34.

(c) The original LTVs of the mortgage loans in Group 3 ranged from 18.45% to 103%, with a weighted average of 77.16%. BOAA 2005-11 Pros. Sup. S-9 and S-39.

(d) The original LTVs of the mortgage loans in Group 4 ranged from 22.22% to 95%, with a weighted average of 70.91%. BOAA 2005-11 Pros. Sup. S-10 and S-44.

(e) The original LTVs of all of the loans in the collateral pool ranged from 9.78% to 103%, with a weighted average of 72.37%. BOAA 2005-11 Pros. Sup. S-10 and S-49.

(f) "As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of more than 103.00%." BOAA 2005-11 Pros. Sup. S-28.

(g) The original LTVs of the discount mortgage loans in Group 1 ranged from 10.53% to 100%, with a weighted average of 73.34%. BOAA 2005-11 Pros. Sup. S-29.

(h) The original LTVs of the premium mortgage loans in Group 1 ranged from 10.03% to 100%, with a weighted average of 72.47%. BOAA 2005-11 Pros. Sup. S-29.

(i) In the section of the prospectus supplement entitled "The Mortgage Pool," Banc of America and Banc of America Mortgage Securities presented tables of statistics about the mortgage loans in the collateral pool. BOAA 2005-11 Pros. Sup. S-29 to S-54. Each table focused on a certain characteristic of the loans (for example, current principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. One of the tables, entitled "Original Loan-to-Value Ratios," divided the loans in Group 1 into 19 categories of original LTV (for example, 10.01% to 15%, 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance

1 outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. BOAA 2005-11 Pros. Sup. S-32.

3 (j) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
4 of the Group 1 Mortgage Loans is expected to be approximately 72.68%." BOAA 2005-11 Pros.
5 Sup. S-32.

6 (k) The original LTVs of the discount mortgage loans in Group 2 ranged from 28.89%
7 to 95%, with a weighted average of 67.18%. BOAA 2005-11 Pros. Sup. S-34.

8 (l) The original LTVs of the premium mortgage loans in Group 2 ranged from 9.78%
9 to 90%, with a weighted average of 71.82%. BOAA 2005-11 Pros. Sup. S-34.

10 (m) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
11 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
12 the mortgage loans in Group 2 into 18 categories of original LTV (for example, 5.01% to 10%,
13 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about
14 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
15 aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-
16 37.

17 (n) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
18 of the Group 2 Mortgage Loans is expected to be approximately 70.61%." BOAA 2005-11 Pros.
19 Sup. S-37.

20 (o) The original LTVs of the discount mortgage loans in Group 3 ranged from 31.45%
21 to 103%, with a weighted average of 78.24%. BOAA 2005-11 Pros. Sup. S-39.

22 (p) The original LTVs of the premium mortgage loans in Group 3 ranged from
23 18.45% to 103%, with a weighted average of 76.01%. BOAA 2005-11 Pros. Sup. S-39.

(q) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 3 into 17 categories of original LTV (for example, 15.01% to 20%, 25.01% to 30%, 30.01% to 35%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-42.

(r) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 3 Mortgage Loans is expected to be approximately 77.16%." BOAA 2005-11 Pros. Sup. S-42.

(s) The original LTVs of the discount mortgage loans in Group 4 ranged from 22.22% to 81.12%, with a weighted average of 71.72%. BOAA 2005-11 Pros. Sup. S-44.

(t) The original LTVs of the premium mortgage loans in Group 4 ranged from 34.89% to 95%, with a weighted average of 70.12%. BOAA 2005-11 Pros. Sup. S-44.

(u) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 4 into 14 categories of original LTV (for example, 20.01% to 25%, 30.01% to 35%, 35.01% to 40%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-47.

(v) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 4 Mortgage Loans is expected to be approximately 70.91%." BOAA 2005-11 Pros. Sup. S-47.

1 (w) The original LTVs of the discount mortgage loans of all of the loans in the
2 collateral pool ranged from 10.53% to 103%, with a weighted average of 72.71%. BOAA 2005-
3 11 Pros. Sup. S-49.

4 (x) The original LTVs of the premium mortgage loans of all of the loans in the
5 collateral pool ranged from 9.78% to 103%, with a weighted average of 72.2%. BOAA 2005-11
6 Pros. Sup. S-49.

7 (y) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
8 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all
9 of the mortgage loans in the collateral pool into 20 categories of original LTV (for example,
10 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading
11 statements about the number of mortgage loans, the aggregate principal balance outstanding, and
12 the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-
13 11 Pros. Sup. S-53.

14 (z) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
15 of the Mortgage Loans is expected to be approximately 72.37%." BOAA 2005-11 Pros. Sup. S-
16 53.

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Item 62. Details of the results of the AVM analysis:

Number of loans	2,411
Number of properties on which there was enough information for the model to determine a true market value	1,067
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	502
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$32,478,499
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	262
Aggregate amount by which the true market values of those properties exceed their stated values	\$17,287,226
Number of loans with LTVs over 100%, as stated by Defendants	12
Number of loans with LTVs over 100%, as determined by the model	106
Weighted-average LTV, as stated by Defendants	72.4%
Weighted-average LTV, as determined by the model	82.3%

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 616
- (b) Total reduction in equity from additional liens: \$31,005,355
- (c) Weighted-average reduction in equity from additional liens: 81.0%

Item 38. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

- (a) In "The Mortgage Pool" section of the prospectus supplement, described in Item 52, Banc of America and Banc of America Mortgage Securities presented a table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal

1 balance outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. BOAA 2005-11 Pros. Sup. S-30.

3 (b) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
4 America Mortgage Securities stated that 52.74% of the mortgage loans in Group 1 were secured
5 by a "Primary Residence," 44.52% by an "Investor Property," and 2.74% by a "Second Home."
6 BOAA 2005-11 Pros. Sup. S-30.

7 (c) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
8 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
9 divided the mortgage loans in Group 2 into the categories "Investor Property" and "Second
10 Home." The table made untrue and misleading statements about the number of mortgage loans,
11 the aggregate principal balance outstanding, and the percent of aggregate principal balance
12 outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-35.

13 (d) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
14 America Mortgage Securities stated that 94.17% of the mortgage loans in Group 2 by an
15 "Investor Property" and 5.83% by a "Second Home." BOAA 2005-11 Pros. Sup. S-35.

16 (e) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
17 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
18 stated that 100% of the mortgage loans in Group 3 were secured by a "Primary Residence."
19 BOAA 2005-11 Pros. Sup. S-40.

20 (f) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
21 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
22 divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor
23 Property," and "Second Home." The table made untrue and misleading statements about the
24 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
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1 aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-
2 45.

3 (g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
4 America Mortgage Securities stated that 82.2% of the mortgage loans in Group 4 were secured by
5 a "Primary Residence," 9.4% by an "Investor Property," and 8.4% by a "Second Home." BOAA
6 2005-11 Pros. Sup. S-45.

7
8 (h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
9 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
10 divided all of the mortgage loans in the collateral pool into the categories "Primary Residence,"
11 "Investor Property," and "Second Home." The table made untrue and misleading statements
12 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent
13 of aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup.
14 S-50.

15
16 (i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
17 America Mortgage Securities stated that 55.01% of the mortgage loans in the collateral pool were
18 secured by a "Primary Residence," 40.55% by an "Investor Property," and 4.43% by a "Second
19 Home." BOAA 2005-11 Pros. Sup. S-50.

20 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 21 (a) Number of loans on which the owner of the property instructed tax
22 authorities to send property tax bills to him or her at a different address: 117
23 (b) Number of loans on which the owner of the property could have, but did not,
24 designate the property as his or her homestead: 156
25 (c) Number of loans on which the owner of the property owned three or more
26 properties: 8
27 (d) Eliminating duplicates, number of loans about which one or more of
28 statements (a) through (c) is true: 242

Item 99. Untrue or misleading statements about the underwriting standards of the originators of the mortgage loans:

On pages 24 through 28 of the prospectus, Banc of America and Banc of America Mortgage Securities made statements about the underwriting guidelines of Bank of America, N.A. All of those statements are incorporated herein by reference. In particular, Banc of America and Banc of America Mortgage Securities stated that:

(a) "Bank of America will consider a mortgage loan to be originated in accordance with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in substantial compliance with such underwriting guidelines. Even if one or more specific criteria included in such underwriting guidelines were not satisfied, if other factors compensated for the standards that were not satisfied, the mortgage loan may be considered to be in substantial compliance with the underwriting guidelines." BOAA 2005-11 Pros. 24.

(b) "These underwriting standards applied by Bank of America in originating or acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit standing and assets available for downpayment, closing costs and cash reserves. Additionally, guidelines are established regarding the adequacy of the property as collateral for the loan requested." BOAA 2005-11 Pros. 24.

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On pages S-4 and S-120 of the prospectus supplement, Banc of America and Banc of America Mortgage Securities made statements about the ratings assigned to the certificates issued in this securitization. Banc of America and Banc of America Mortgage Securities stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.

Banc of America and Banc of America Mortgage Securities also stated: "At their issuance, each class of Offered Certificates is required to receive from Moody's Investors

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1 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this
2 Prospectus Supplement." BOAA 2005-11 Pros. Sup. 120.

3 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
4 **statements:**

- 5 (a) **Number of loans whose LTVs were materially understated: 502**
6 (b) **Number of loans in which the owner's equity was reduced by 5% or more by**
7 **undisclosed additional liens: 616**
8 (c) **Number of loans in which the properties were stated to be owner-occupied**
9 **but were not: 242**
10 (d) **Eliminating duplicates, number of loans about which the Defendants made**
11 **untrue or misleading statements: 1,038**
12 (e) **Eliminating duplicates, percent of loans about which the Defendants made**
13 **untrue or misleading statements: 43.1%**
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SCHEDULE 66 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) **Dealer that sold the certificate(s) to the Bank:** Banc of America.

(b) **Description of the trust:** Banc of America Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2005-10 was a securitization in October 2005 of 3,053 mortgage loans, in six groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Bank of America, N.A. BOAA 2005-10 Pros. Sup. S-8 and S-27.

(c) **Description of the certificate(s) that the Bank purchased:** Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-1, for which the Bank paid \$75,210,000 plus accrued interest on October 31, 2005.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Moody's • Aaa; Fitch • AAA.

(e) **Current ratings of the certificate(s):** Moody's • B2; Fitch • A.

(f) **URL of prospectus supplement for this securitization:**
<http://www.sec.gov/Archives/edgar/data/1207409/000119312505209485/d424b5.htm>

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in Group 1 ranged from 8.6% to 103%, with a weighted average of 73.34%. BOAA 2005-10 Pros. Sup. S-8 and S-30.

(b) The original LTVs of the mortgage loans in Group 2 ranged from 11.06% to 95%, with a weighted average of 71.41%. BOAA 2005-10 Pros. Sup. S-9 and S-35.

(c) The original LTVs of the mortgage loans in Group 3 ranged from 17.86% to 103%, with a weighted average of 78.72%. BOAA 2005-10 Pros. Sup. S-9 and S-40.

(d) The original LTVs of the mortgage loans in Group 4 ranged from 28.17% to 95%, with a weighted average of 69.51%. BOAA 2005-10 Pros. Sup. S-10 and S-45.

(e) The original LTVs of the mortgage loans in Group 5 ranged from 6.02% to 95%, with a weighted average of 59.61%. BOAA 2005-10 Pros. Sup. S-10 and S-50.

(f) The original LTVs of the mortgage loans in Group 6 ranged from 7.28% to 95%, with a weighted average of 58.52%. BOAA 2005-10 Pros. Sup. S-11 and S-55.

(g) The original LTVs of all of the mortgage loans in the collateral pool ranged from 6.02% to 103%, with a weighted average of 71.21%. BOAA 2005-10 Pros. Sup. S-11 and S-60.

(h) "As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of more than 103.00%. BOAA 2005-10 Pros. Sup. S-28."

(i) The original LTVs of the discount mortgage loans in Group 1 ranged from 8.6% to 100%, with a weighted average of 72.69%. BOAA 2005-10 Pros. Sup. S-30.

(j) The original LTVs of the premium mortgage loans in Group 1 ranged from 11.76% to 103%, with a weighted average of 73.59%. BOAA 2005-10 Pros. Sup. S-30.

(k) In the section of the prospectus supplement entitled "The Mortgage Pool," Banc of America and Banc of America Mortgage Securities presented tables of statistics about the mortgage loans in the collateral pool. BOAA 2005-10 Pros. Sup. S-30 to S-66. Each table focused on a certain characteristic of the loans (for example, current principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table

1 then presented various data about the loans in each category. One of the tables, entitled "Original
2 Loan-to-Value Ratios," divided the loans in Group 1 into 20 categories of original LTV (for
3 example, 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and
4 misleading statements about the number of mortgage loans, the aggregate principal balance
5 outstanding, and the percent of aggregate principal balance outstanding in each of these
6 categories. BOAA 2005-10 Pros. Sup. S-33.

8 (l) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
9 of the Group 1 Mortgage Loans is expected to be approximately 73.34%." BOAA 2005-10 Pros.
10 Sup. S-33.

11 (m) The original LTVs of the discount mortgage loans in Group 2 ranged from 11.06%
12 to 90%, with a weighted average of 68.78%. BOAA 2005-10 Pros. Sup. S-35.

13 (n) The original LTVs of the premium mortgage loans in Group 2 ranged from
14 13.41% to 95%, with a weighted average of 72.58%. BOAA 2005-10 Pros. Sup. S-35.

15 (o) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
16 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
17 the mortgage loans in Group 2 into 17 categories of original LTV (for example, 10.01% to 15%,
18 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about
19 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
20 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-
21 38.

22 (p) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
23 of the Group 2 Mortgage Loans is expected to be approximately 71.41%." BOAA 2005-10 Pros.
24 Sup. S-38.

(q) The original LTVs of the discount mortgage loans in Group 3 ranged from 26.47% to 103%, with a weighted average of 79.24%. BOAA 2005-10 Pros. Sup. S-40.

(r) The original LTVs of the premium mortgage loans in Group 3 ranged from 17.86% to 103%, with a weighted average of 78.23%. BOAA 2005-10 Pros. Sup. S-40.

(s) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 3 into 15 categories of original LTV (for example, 15.01% to 20%, 25.01% to 30%, 35.01% to 40%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-43.

(t) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 3 Mortgage Loans is expected to be approximately 78.72%." BOAA 2005-10 Pros. Sup. S-43.

(u) The original LTVs of the discount mortgage loans in Group 4 ranged from 28.17% to 85%, with a weighted average of 68.7%. BOAA 2005-10 Pros. Sup. S-45.

(v) The original LTVs of the premium mortgage loans in Group 4 ranged from 46.46% to 95%, with a weighted average of 70.89%. BOAA 2005-10 Pros. Sup. S-45.

(w) In "The Mortgage Pool" section of the prospectus supplement, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 4 into 12 categories of original LTV (for example, 25.01% to 30%, 30.01% to 35%, 40.01% to 45%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance

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1 outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. BOAA 2005-10 Pros. Sup. S-48.

3 (x) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
4 of the Group 4 Mortgage Loans is expected to be approximately 69.51%." BOAA 2005-10 Pros.
5 Sup. S-48.

6 (y) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
7 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
8 the mortgage loans in Group 5 into 18 categories of original LTV (for example, 5.01% to 10%,
9 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about
10 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
11 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-
12 53.

13 (z) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
14 of the Group 5 Mortgage Loans is expected to be approximately 59.61%." BOAA 2005-10 Pros.
15 Sup. S-53.

16 (aa) The original LTVs of the discount mortgage loans in Group 6 ranged from 9.55%
17 to 95%, with a weighted average of 57.75%. BOAA 2005-10 Pros. Sup. S-55.

18 (bb) The original LTVs of the premium mortgage loans in Group 6 ranged from 7.28%
19 to 90%, with a weighted average of 59.08%. BOAA 2005-10 Pros. Sup. S-55.

20 (cc) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
21 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
22 the mortgage loans in Group 6 into 18 categories of original LTV (for example, 5.01% to 10%,
23 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about
24 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
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1 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-
2 58.

3 (dd) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
4 of the Group 6 Mortgage Loans is expected to be approximately 58.52%." BOAA 2005-10 Pros.
5 Sup. S-58.
6

7 (ee) The original LTVs of the discount mortgage loans in the collateral pool ranged
8 from 6.02% to 103%, with a weighted average of 69.17%. BOAA 2005-10 Pros. Sup. S-60.

9 (ff) The original LTVs of the premium mortgage loans in the collateral pool ranged
10 from 7.28% to 103%, with a weighted average of 72.58%. BOAA 2005-10 Pros. Sup. S-60.

11 (gg) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
12 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all
13 of the mortgage loans in the collateral pool into 20 categories of original LTV (for example,
14 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading
15 statements about the number of mortgage loans, the aggregate principal balance outstanding, and
16 the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-
17 10 Pros. Sup. S-64.
18

19 (hh) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
20 of the Mortgage Loans is expected to be approximately 71.21%." BOAA 2005-10 Pros. Sup. S-
21 64.
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Item 62. Details of the results of the AVM analysis:

Number of loans	3,053
Number of properties on which there was enough information for the model to determine a true market value	1,295
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	565
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$29,747,699
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	415
Aggregate amount by which the true market values of those properties exceed their stated values	\$27,059,907
Number of loans with LTVs over 100%, as stated by Defendants	14
Number of loans with LTVs over 100%, as determined by the model	103
Weighted-average LTV, as stated by Defendants	71.2%
Weighted-average LTV, as determined by the model	78.8%

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 92
- (b) Total reduction in equity from additional liens: \$6,734,144
- (c) Weighted-average reduction in equity from additional liens: 75.0%

Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

- (a) In "The Mortgage Pool" section of the prospectus supplement, described in Item 52, Banc of America and Banc of America Mortgage Securities presented a table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal

1 balance outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. BOAA 2005-10 Pros. Sup. S-31.

3 (b) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
4 America Mortgage Securities stated that 56.85% of the loans in Group 1 were secured by a
5 "Primary Residence," 41.95% by an "Investor Property," and 1.2% by a "Second Home." BOAA
6 2005-10 Pros. Sup. S-31.

7
8 (c) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
9 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
10 divided the mortgage loans in Group 2 into the categories "Investor Property" and "Second
11 Home." The table made untrue and misleading statements about the number of mortgage loans,
12 the aggregate principal balance outstanding, and the percent of aggregate principal balance
13 outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-36.

14
15 (d) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
16 America Mortgage Securities stated that 95.11% of the mortgage loans in Group 2 were secured
17 by an "Investor Property" and 4.89% by a "Second Home." BOAA 2005-10 Pros. Sup. S-36.

18 (e) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
19 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
20 stated that 100% of the mortgage loans in Group 3 were secured by a "Primary Residence."
21 BOAA 2005-10 Pros. Sup. S-41.

22
23 (f) In the "The Mortgage Pool" section, Banc of America and Banc of America
24 Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This
25 table divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor
26 Property," and "Second Home." The table made untrue and misleading statements about the
27 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
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1 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-
2 46.

3 (g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
4 America Mortgage Securities stated that 75.49% of the mortgage loans in Group 4 were secured
5 by a "Primary Residence," 6.76% by an "Investor Property," and 17.75% by a "Second Home."
6 BOAA 2005-10 Pros. Sup. S-46.

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8 (h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
9 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
10 divided the mortgage loans in Group 5 into the categories "Primary Residence," "Investor
11 Property," and "Second Home." The table made untrue and misleading statements about the
12 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
13 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-
14 51.

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16 (i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
17 America Mortgage Securities stated that 56.69% of the mortgage loans in Group 5 were secured
18 by a "Primary Residence," 41.37% by an "Investor Property," and 1.95% by a "Second Home."
19 BOAA 2005-10 Pros. Sup. S-51.

20
21 (j) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
22 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
23 divided the mortgage loans in Group 6 into the categories "Primary Residence," "Investor
24 Property," and "Second Home." The table made untrue and misleading statements about the
25 number of mortgage loans, the aggregate principal balance outstanding, and the percent of
26 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-
27 56.
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(k) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 27.79% of the mortgage loans in Group 6 were secured by a "Primary Residence," 70.70% by an "Investor Property," and 1.51% by a "Second Home." BOAA 2005-10 Pros. Sup. S-56.

(l) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table divided all of the mortgage loans in the collateral group into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-61.

(m) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 51.14% of the mortgage loans in the collateral pool were secured by a "Primary Residence," 44.84% by an "Investor Property," and 4.02% by a "Second Home." BOAA 2005-10 Pros. Sup. S-61.

Item 96. Details of properties that were stated to be owner-occupied, but were not:

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 123
- (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 161
- (c) Number of loans on which the owner of the property owned three or more properties: 6
- (d) Eliminating duplicates, number of loans about which one or more of statements (a) through (c) is true: 243

1 **Item 99. Untrue or misleading statements about the underwriting standards of the**
 2 **originators of the mortgage loans:**

3 On pages 24 through 28 of the prospectus, Banc of America and Banc of America
 4 Mortgage Securities made statements about the underwriting guidelines of Bank of America,
 5 N.A. All of those statements are incorporated herein by reference. In particular, Banc of America
 6 and Banc of America Mortgage Securities stated that:

7 (a) "Bank of America will consider a mortgage loan to be originated in accordance
 8 with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in
 9 substantial compliance with such underwriting guidelines. Even if one or more specific criteria
 10 included in such underwriting guidelines were not satisfied, if other factors compensated for the
 11 standards that were not satisfied, the mortgage loan may be considered to be in substantial
 12 compliance with the underwriting guidelines." BOAA 2005-10 Pros. 24.

13 (b) "These underwriting standards applied by Bank of America in originating or
 14 acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit
 15 standing and assets available for downpayment, closing costs and cash reserves. Additionally,
 16 guidelines are established regarding the adequacy of the property as collateral for the loan
 17 requested." BOAA 2005-10 Pros. 24.

18 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

19 On pages S-4 and S-134 to S-135 of the prospectus supplement, Banc of America and
 20 Banc of America Mortgage Securities made statements about the ratings assigned to the
 21 certificate issued in this securitization. Banc of America and Banc of America Mortgage
 22 Securities stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and
 23 AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.

24 Banc of America and Banc of America Mortgage Securities also stated: "At their
 25 issuance, each class of Offered Certificates is required to receive from Moody's Investors
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- 1 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this
2 Prospectus Supplement." BOAA 2005-10 Pros. Sup. S-134.
- 3 **Item 120. Summary of loans about which the Defendants made untrue or misleading**
4 **statements:**
- 5 (a) Number of loans whose LTVs were materially understated: 565
6 (b) Number of loans in which the owner's equity was reduced by 5% or more by
7 undisclosed additional liens: 92
8 (c) Number of loans in which the properties were stated to be owner-occupied
9 but were not: 243
10 (d) Eliminating duplicates, number of loans about which the Defendants made
11 untrue or misleading statements: 805
12 (e) Eliminating duplicates, percent of loans about which the Defendants made
13 untrue or misleading statements: 26.4%
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SCHEDULE 67 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2005-9 was a securitization in September 2005 of 2,566 mortgage loans, in five groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Bank of America, N.A. BOAA 2005-9 Pros. Sup. S-8 and S-26.

(c) Description of the certificate(s) that the Bank purchased: Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-1, for which the Bank paid \$112,639,000 plus accrued interest on September 30, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • Aaa; Fitch • B2.

(e) Current ratings of the certificate(s): Moody's • B2; Fitch • A.

(f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1207409/000119312505192801/d424b5.htm>

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in Group 1 ranged from 5.63% to 103%, with a weighted average of 72.36%. BOAA 2005-9 Pros. Sup. S-8 and S-29.

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(b) The original LTVs of the mortgage loans in Group 2 ranged from 15.11% to 90%, with a weighted average of 72.17%. BOAA 2005-9 Pros. Sup. S-9 and S-34.

(c) The original LTVs of the mortgage loans in Group 3 ranged from 29.55% to 103%, with a weighted average of 78.06%. BOAA 2005-9 Pros. Sup. S-9 and S-39.

(d) The original LTVs of the mortgage loans in Group 4 ranged from 25.93% to 100%, with a weighted average of 69.58%. BOAA 2005-9 Pros. Sup. S-10 and S-44.

(e) The original LTVs of the mortgage loans in Group 5 ranged from 6.9% to 92.11%, with a weighted average of 61.98%. BOAA 2005-9 Pros. Sup. S-10 and S-49.

(f) The original LTVs of all of the mortgage loans in the collateral pool ranged from 5.63% to 103%, with a weighted average of 71.15%. BOAA 2005-9 Pros. Sup. S-11 and S-54.

(g) "As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of more than 103.00%." BOAA 2005-9 Pros. Sup. S-27.

(h) The original LTVs of the discounted mortgage loans in Group 1 ranged from 15.09% to 103%, with a weighted average of 72.15%. BOAA 2005-9 Pros. Sup. S-29.

(i) The original LTVs of the premium mortgage loans in Group 1 ranged from 5.63% to 103%, with a weighted average of 72.49%. BOAA 2005-9 Pros. Sup. S-29.

(j) In the section of the prospectus supplement entitled "The Mortgage Pool," Banc of America and Banc of America Mortgage Securities presented tables of statistics about the mortgage loans in the collateral pool. BOAA 2005-9 Pros. Sup. S-30 to S-58. Each table focused on a certain characteristic of the loans (for example, current principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. One of the tables, entitled "Original Loan-to-Value Ratios," divided the loans in Group 1 into 19 categories of original LTV (for

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1 example, 5.01% to 10%, 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and
2 misleading statements about the number of mortgage loans, the aggregate principal balance
3 outstanding, and the percent of aggregate principal balance outstanding in each of these
4 categories. BOAA 2005-9 Pros. Sup. S-32.

5 (k) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
6 of the Group 1 Mortgage Loans is expected to be approximately 72.36%." BOAA 2005-9 Pros.
7 Sup. S-32.

8 (l) The original LTVs of the discounted mortgage loans in Group 2 ranged from
9 18.46% to 90%, with a weighted average of 67.94%. BOAA 2005-9 Pros. Sup. S-34.

10 (m) The original LTVs of the premium mortgage loans in Group 2 ranged from 15.11%
11 to 90%, with a weighted average of 73.89%. BOAA 2005-9 Pros. Sup. S-34.

12 (n) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
13 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
14 the mortgage loans in Group 2 into 15 categories of original LTV (for example, 15.01% to 20%,
15 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and misleading statements about
16 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
17 aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-
18 37.

19 (o) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
20 of the Group 2 Mortgage Loans is expected to be approximately 72.17%." BOAA 2005-9 Pros.
21 Sup. S-37.

22 (p) The original LTVs of the discounted mortgage loans in Group 3 ranged from
23 29.55% to 103%, with a weighted average of 77.13%. BOAA 2005-9 Pros. Sup. S-39.

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(q) The original LTVs of the premium mortgage loans in Group 3 ranged from 31.91% to 103%, with a weighted average of 78.98%. BOAA 2005-9 Pros. Sup. S-39.

(r) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 3 into 15 categories of original LTV (for example, 25.01% to 30%, 30.01% to 35%, 35.01% to 40%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-42.

(s) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 3 Mortgage Loans is expected to be approximately 78.06%." BOAA 2005-9 Pros. Sup. S-42.

(t) The original LTVs of the discounted mortgage loans in Group 4 ranged from 41.44% to 89.93%, with a weighted average of 71.51%. BOAA 2005-9 Pros. Sup. S-44.

(u) The original LTVs of the premium mortgage loans in Group 4 ranged from 25.93% to 100%, with a weighted average of 68.93%. BOAA 2005-9 Pros. Sup. S-44.

(v) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 4 into 13 categories of original LTV (for example, 25.01% to 30%, 30.01% to 35%, 35.01% to 40%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-47.

(w) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 4 Mortgage Loans is expected to be approximately 69.58%." BOAA 2005-9 Pros. Sup. S-47.

(x) The original LTVs of the discounted mortgage loans in Group 5 ranged from 8.71 % to 92.11%, with a weighted average of 60.77%. BOAA 2005-9 Pros. Sup. S-49.

(y) The original LTVs of the premium mortgage loans in Group 5 ranged from 6.9% to 90%, with a weighted average of 64.36%. BOAA 2005-9 Pros. Sup. S-49.

(z) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 5 into 18 categories of original LTV (for example, 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-52.

(aa) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 5 Mortgage Loans is expected to be approximately 61.98%." BOAA 2005-9 Pros. Sup. S-52.

(bb) The original LTVs of all of the discount mortgage loans in the collateral pool ranged from 8.71 % to 103%, with a weighted average of 70.38%. BOAA 2005-9 Pros. Sup. S-54.

(cc) The original LTVs of all of the premium mortgage loans in the collateral pool ranged from 5.63% to 103%, with a weighted average of 103%. BOAA 2005-9 Pros. Sup. S-54.

(dd) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all

of the mortgage loans in the collateral pool into 20 categories of original LTV (for example, 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-57.

(ee) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Mortgage Loans is expected to be approximately 71.15%." BOAA 2005-9 Pros. Sup. S-57.

Item 62. Details of the results of the AVM analysis:

Number of loans	2,566
Number of properties on which there was enough information for the model to determine a true market value	1,067
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	452
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$25,819,192
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	344
Aggregate amount by which the true market values of those properties exceed their stated values	\$20,572,177
Number of loans with LTVs over 100%, as stated by Defendants	21
Number of loans with LTVs over 100%, as determined by the model	82
Weighted-average LTV, as stated by Defendants	71.1%
Weighted-average LTV, as determined by the model	78.5%

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 60
- (b) Total reduction in equity from additional liens: \$5,507,192
- (c) Weighted-average reduction in equity from additional liens: 66.7%

1 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
 2 **that secured the mortgage loans:**

3 In the prospectus supplement, Banc of America and Banc of America Mortgage Securities
 4 made the following statements about the occupancy status of the properties that secured the
 5 mortgage loans in the collateral pool of this securitization.

6 (a) In "The Mortgage Pool" section of the prospectus supplement, described in Item
 7 52, Banc of America and Banc of America Mortgage Securities presented a table entitled
 8 "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the
 9 categories "Primary Residence," "Investor Property," and "Second Home." The table made
 10 untrue and misleading statements about the number of mortgage loans, the aggregate principal
 11 balance outstanding, and the percent of aggregate principal balance outstanding in each of these
 12 categories. BOAA 2005-9 Pros. Sup. S-30.

13 (b) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
 14 America Mortgage Securities stated that 54.75% of the mortgage loans in Group 1 were secured
 15 by a "Primary Residence," 43.85% by an "Investor Property," and 1.41% by a "Second Home."
 16 BOAA 2005-9 Pros. Sup. S-30.

17 (c) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
 18 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
 19 divided the mortgage loans in Group 2 into the categories "Investor Property" and "Second
 20 Home." The table made untrue and misleading statements about the number of mortgage loans,
 21 the aggregate principal balance outstanding, and the percent of aggregate principal balance
 22 outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-35.

23 (d) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
 24 America Mortgage Securities stated that 91.44% of the mortgage loans in Group 2 were secured
 25 by an "Investor Property" and 8.56% by a "Second Home." BOAA 2005-9 Pros. Sup. S-35.

(e) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table stated that 100% of the mortgage loans in Group 3 were secured by a "Primary Residence." BOAA 2005-9 Pros. Sup. S-40.

(f) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-45.

(g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 90.32% of the mortgage loans in Group 4 were secured by a "Primary Residence," 2.46% by an "Investor Property," and 7.22% by a "Second Home." BOAA 2005-9 Pros. Sup. S-45.

(h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 5 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-50.

(i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 20.69% of the mortgage loans in Group 5 were secured

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1 by a "Primary Residence," 77.15% by an "Investor Property," and 2.16% by a "Second Home."
2 BOAA 2005-9 Pros. Sup. S-50.

3 (j) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
4 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table
5 divided all of the mortgage loans in the collateral pool into the categories "Primary Residence,"
6 "Investor Property," and "Second Home." The table made untrue and misleading statements
7 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent
8 of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup.
9 S-55.
10

11 (k) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
12 America Mortgage Securities stated that 57.87% of the mortgage loans in the collateral pool were
13 secured by a "Primary Residence," 38.45% by an "Investor Property," and 3.68% by a "Second
14 Home." BOAA 2005-9 Pros. Sup. S-55.
15

16 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 17 (a) Number of loans on which the owner of the property instructed tax
18 authorities to send property tax bills to him or her at a different address: 101
19 (b) Number of loans on which the owner of the property could have, but did not,
20 designate the property as his or her homestead: 142
21 (c) Number of loans on which the owner of the property owned three or more
22 properties: 11
23 (d) Eliminating duplicates, number of loans about which one or more of
24 statements (a) through (c) is true: 227

25 **Item 99. Untrue or misleading statements about the underwriting standards of the**
26 **originators of the mortgage loans:**

27 On pages 24 through 28 of the prospectus, Banc of America and Banc of America
28 Mortgage Securities made statements about the underwriting guidelines of Bank of America,

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1 N.A. All of those statements are incorporated herein by reference. In particular, Banc of America
2 and Banc of America Mortgage Securities stated that:

3 (a) "Bank of America will consider a mortgage loan to be originated in accordance
4 with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in
5 substantial compliance with such underwriting guidelines. Even if one or more specific criteria
6 included in such underwriting guidelines were not satisfied, if other factors compensated for the
7 standards that were not satisfied, the mortgage loan may be considered to be in substantial
8 compliance with the underwriting guidelines." BOAA 2005-9 Pros. 24.

10 (b) "These underwriting standards applied by Bank of America in originating or
11 acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit
12 standing and assets available for downpayment, closing costs and cash reserves. Additionally,
13 guidelines are established regarding the adequacy of the property as collateral for the loan
14 requested." BOAA 2005-9 Pros. 24.

16 **Item 106. Early payment defaults:**

- 17 (a) **Number of the mortgage loans that suffered EPDs: 7**
18 (b) **Percent of the mortgage loans that suffered EPDs: 0.3%**
19 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
20 **made at the same time as the loans in the collateral pool that experienced**
21 **EPDs: 0.18%**

22 **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

23 On pages S-4 and S-123 to S-124 of the prospectus supplement, Banc of America and
24 Banc of America Mortgage Securities made statements about the ratings assigned to the
25 certificates issued in this securitization. Banc of America and Banc of America Mortgage
26 Securities stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and
27 AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.
28

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1 Banc of America and Banc of America Mortgage Securities also stated: "At their
2 issuance, each class of Offered Certificates is required to receive from Moody's Investors
3 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this
4 Prospectus Supplement." BOAA 2005-9 Pros. Sup. S-123.

5
6 **Item 120. Summary of loans about which the Defendants made untrue or misleading
7 statements:**

- 8 (a) Number of loans whose LTVs were materially understated: 452
9 (b) Number of loans in which the owner's equity was reduced by 5% or more by
10 undisclosed additional liens: 60
11 (c) Number of loans that suffered EPDs: 7
12 (d) Number of loans in which the properties were stated to be owner-occupied
13 but were not: 227
14 (e) Eliminating duplicates, number of loans about which the Defendants made
15 untrue or misleading statements: 666
16 (f) Eliminating duplicates, percent of loans about which the Defendants made
17 untrue or misleading statements: 26.0%
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SCHEDULE 68 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Funding.

Item 44. Details of trust and certificate(s).

(a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2005-F was a securitization in August 2005 of 2,399 mortgage loans, in six groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Countrywide Home Loans, Inc. and Bank of America, N.A. Countrywide Home Loans, Inc. originated or acquired 100% of the loans in Group 1. Bank of America, N.A. originated or acquired 16.96% of the loans in Group 2 and Countrywide Home Loans, Inc. originated or acquired 83.04%. Bank of America, N.A. originated or acquired 100% of the loans in Group 3. Bank of America, N.A. originated or acquired 38.79% of the loans in Group 4 and Countrywide Home Loans, Inc. originated or acquired 61.21%. Bank of America, N.A. originated or acquired 100% of the loans in Group 5. Bank of America, N.A. originated or acquired 100% of the loans in Group 6. Bank of America, N.A. originated or acquired 49.04% of the loans in the Crossed Loan Group, which consists of the loans in Groups 2 through 6, and Countrywide Home Loans, Inc. originated or acquired 50.96%. BAFC 2005-F Pros. Sup. S-10 and S-36.

(c) Description of the certificate(s) that the Bank purchased: Banc of America offered and sold to the Bank two senior certificates in this securitization, in tranche 4-A-1 and tranche 5-A-1, for which the Bank paid \$134,884,687 and \$29,093,105, respectively, plus accrued interest on August 30, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them:

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1 Tranche 4-A-1: Standard & Poor's• AAA; Moody's• Aaa.

2 Tranche 5-A-1: Standard & Poor's• AAA; Moody's• Aaa.

3 (e) Current ratings of the certificate(s):

4 Tranche 4-A-1: Standard & Poor's• CCC; Moody's• B1.

5 Tranche 5-A-1: Standard & Poor's• AA; Moody's• Aa2.

6 (f) URL of prospectus supplement for this securitization:

7 <http://www.sec.gov/Archives/edgar/data/934377/000095013605005511/file001.htm>

8 Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

9 In the prospectus supplement, Banc of America and Banc of America Funding made the
10 following statements about the LTVs of the mortgage loans in the collateral pool of this
11 securitization.
12

13 (a) The original LTVs of the mortgage loans in Group 1 ranged from 18.44% to 95%,
14 with a weighted average of 75.04%. BAFC 2005-F Pros. Sup. S-11.

15 (b) The original LTVs of the mortgage loans in Group 2 ranged from 30.4% to 95%,
16 with a weighted average of 75.55%. BAFC 2005-F Pros. Sup. S-12.

17 (c) The original LTVs of the mortgage loans in Group 3 ranged from 11.11% to
18 93.4%, with a weighted average of 77.59%. BAFC 2005-F Pros. Sup. S-13.

19 (d) The original LTVs of the mortgage loans in Group 4 ranged from 20% to 95%,
20 with a weighted average of 74.19%. BAFC 2005-F Pros. Sup. S-14.

21 (e) The original LTVs of the mortgage loans in Group 5 ranged from 43.68% to 90%,
22 with a weighted average of 72.89%. BAFC 2005-F Pros. Sup. S-15.

23 (f) The original LTVs of the mortgage loans in Group 6 ranged from 18.87% to 80%,
24 with a weighted average of 68.08%. BAFC 2005-F Pros. Sup. S-16.

(g) The original LTVs of the mortgage loans in the Crossed Loan Group, which consists of the loans in Groups 2 through 6, ranged from 11.11% to 95% with a weighted average of 74.5%. BAFC 2005-F Pros. Sup. S-17.

(h) In Appendix A of the prospectus supplement ("Mortgage Loan Data"), Banc of America and Banc of America Funding presented tables of statistics about the mortgage loans in the collateral pool. BAFC 2005-F Pros. Sup. A-1 to A-39. Each table focused on a certain characteristic of the loans (for example, current principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. One of the tables, entitled "Original Loan-to-Value Ratios," divided the loans in Group 1 into 12 categories of original LTV (for example, 15.01% to 20%, 35.01% to 40%, 40.01% to 45%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-3.

(i) "As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination of the Group 1 Mortgage Loans is expected to be approximately 75.04%." BAFC 2005-F Pros. Sup. A-3.

(j) In Appendix A, Banc of America and Banc of America Funding presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 2 into 13 categories of original LTV (for example, 30.01% to 35%, 35.01% to 40%, 40.01% to 45%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-9.

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(k) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 2 Mortgage Loans is expected to be approximately 75.55%." BAFC 2005-F Pros. Sup. A-9.

(l) In Appendix A, Banc of America and Banc of America Funding presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 3 into 17 categories of original LTV (for example, 10.01% to 15%, 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-15.

(m) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 3 Mortgage Loans is expected to be approximately 77.59%." BAFC 2005-F Pros. Sup. A-15.

(n) In Appendix A, Banc of America and Banc of America Funding presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 4 into 14 categories of original LTV (for example, 15.01% to 20%, 30.01% to 35%, 35.01% to 40%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-20.

(o) "As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination of the Group 4 Mortgage Loans is expected to be approximately 74.19%." BAFC 2005-F Pros. Sup. A-20.

(p) In Appendix A, Banc of America and Banc of America Funding presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 5 into eight categories of original LTV (for example, 40.01% to 45%, 50.01% to 55%, 55.01% to

1 60%, etc.). The table made untrue and misleading statements about the number of mortgage
2 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance
3 outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-26.

4 (q) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
5 of the Group 5 Mortgage Loans is expected to be approximately 72.89%." BAFC 2005-F Pros.
6 Sup. A-26.

7 (r) In Appendix A, Banc of America and Banc of America Funding presented another
8 table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 6
9 into 12 categories of original LTV (for example, 15.01% to 20%, 20.01% to 25%, 30.01% to
10 35%, etc.). The table made untrue and misleading statements about the number of mortgage
11 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance
12 outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-31.

13 (s) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
14 of the Group 6 Mortgage Loans is expected to be approximately 68.08%." BAFC 2005-F Pros.
15 Sup. A-31.

16 (t) In Appendix A, Banc of America and Banc of America Funding presented another
17 table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in the
18 Crossed Loan Group, which consists of the loans in Groups 2 through 6, into 17 categories of
19 original LTV (for example, 10.01% to 15%, 15.01% to 20%, 20.01% to 25%, etc.). The table
20 made untrue and misleading statements about the number of mortgage loans, the aggregate
21 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
22 of these categories. BAFC 2005-F Pros. Sup. A-36.
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(u) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Crossed Loan Group Mortgage Loans is expected to be approximately 74.50%." BAFC 2005-F Pros. Sup. A-36.

Item 62. Details of the results of the AVM analysis:

Number of loans	2,399
Number of properties on which there was enough information for the model to determine a true market value	1,644
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	830
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$91,544,257
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	238
Aggregate amount by which the true market values of those properties exceed their stated values	\$22,080,838
Number of loans with LTVs over 100%, as stated by Defendants	0
Number of loans with LTVs over 100%, as determined by the model	163
Weighted-average LTV, as stated by Defendants (group 4)	74.2%
Weighted-average LTV, as determined by the model (group 4)	86.6%
Weighted-average LTV, as stated by Defendants (group 5)	72.9%
Weighted-average LTV, as determined by the model (group 5)	82.9%

Item 71. Undisclosed additional liens:

- (a) Minimum number of properties with additional liens: 1,211
- (b) Total reduction in equity from additional liens: \$105,879,981
- (c) Weighted-average reduction in equity from additional liens: 71.3%

Item 82. Untrue or misleading statements about compliance with USPAP:

In the prospectus supplement, Banc of America and Banc of America Funding made the following statement about the appraisals of the properties that secured the mortgage loans originated by Countrywide Home Loans, Inc.: "All appraisals are required to conform to Fannie Mae or Freddie Mac appraisal standards then in effect." BAFC 2005-F Pros. Sup. S-41.

1 **Item 88. Untrue or misleading statements about owner-occupancy of the properties**
 2 **that secured the mortgage loans:**

3 1. In the prospectus supplement, Banc of America and Banc of America Funding
 4 made the following statements about the occupancy status of the properties that secured the
 5 mortgage loans in the collateral pool of this securitization.

6 (v) In Appendix A, described in Item 52, Banc of America and Banc of America
 7 Funding presented a table entitled "Occupancy of Mortgaged Properties." This table divided the
 8 mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and
 9 "Second Home." The table made untrue and misleading statements about the number of mortgage
 10 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance
 11 outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-1.

12 (w) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
 13 America Funding stated that 67.54% of the mortgage loans in Group 1 were secured by a
 14 "Primary Residence," 26.32% by an "Investor Property," and 6.14% by a "Second Home." BAFC
 15 2005-F Pros. Sup. A-1.

16 (x) In Appendix A, Banc of America and Banc of America Funding presented another
 17 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in
 18 Group 2 into the categories "Primary Residence," "Investor Property," and "Second Home." The
 19 table made untrue and misleading statements about the number of mortgage loans, the aggregate
 20 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
 21 of these categories. BAFC 2005-F Pros. Sup. A-7.

22 (y) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
 23 America Funding stated that 83.99% of the mortgage loans in Group 2 were secured by a
 24 "Primary Residence," 6.94% by an "Investor Property," and 9.07% by a "Second Home." BAFC
 25 2005-F Pros. Sup. A-7.

(z) In Appendix A, Banc of America and Banc of America Funding presented another table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 3 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-13.

(aa) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Funding stated that 85.75% of the mortgage loans in Group 3 were secured by a "Primary Residence," 6.99% by an "Investor Property," and 7.26% by a "Second Home." BAFC 2005-F Pros. Sup. A-13.

(bb) In Appendix A, Banc of America and Banc of America Funding presented another table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-18.

(cc) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Funding stated that 89.51% of the mortgage loans in Group 4 were secured by a "Primary Residence," 3.45% were secured by an "Investor Property," and 7.04% were secured by a "Second Home." BAFC 2005-F Pros. Sup. A-18.

(dd) In Appendix A, Banc of America and Banc of America Funding presented another table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 5 into the categories "Primary Residence" and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance

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1 outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. BAFC 2005-F Pros. Sup. A-24.

3 (ee) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
4 America Funding stated that 97.39% of the mortgage loans in Group 5 were secured by a
5 "Primary Residence" and 2.61 by a "Second Home." BAFC 2005-F Pros. Sup. A-24.
6

7 (ff) In Appendix A, Banc of America and Banc of America Funding presented another
8 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in
9 Group 6 into the categories "Primary Residence," "Investor Property," and "Second Home." The
10 table made untrue and misleading statements about the number of mortgage loans, the aggregate
11 principal balance outstanding, and the percent of aggregate principal balance outstanding in each
12 of these categories. BAFC 2005-F Pros. Sup. A-29.
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14 (gg) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
15 America Funding stated that 88.93% of the mortgage loans in Group 6 were secured by a
16 "Primary Residence," 0.86% by an "Investor Property," and 10.21% by a "Second Home." BAFC
17 2005-F Pros. Sup. A-29.

18 (hh) In Appendix A, Banc of America and Banc of America Funding presented another
19 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in the
20 Crossed Loan Group, which consists of the loans in Groups 2 through 6, into the categories
21 "Primary Residence," "Investor Property," and "Second Home." The table made untrue and
22 misleading statements about the number of mortgage loans, the aggregate principal balance
23 outstanding, and the percent of aggregate principal balance outstanding in each of these
24 categories. BAFC 2005-F Pros. Sup. A-34.
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26 (ii) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of
27 America Funding stated that 87.9% of the mortgage loans in the Crossed Loan Group were
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1 secured by a "Primary Residence," 4.48% by an "Investor Property," and 7.62% by a "Second
2 Home." BAFC 2005-F Pros. Sup. A-34.

3 **Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- 4 (a) Number of loans on which the owner of the property instructed tax
5 authorities to send property tax bills to him or her at a different address: 189
6 (b) Number of loans on which the owner of the property could have, but did not,
7 designate the property as his or her homestead: 359
8 (c) Number of loans on which the owner of the property owned three or more
9 properties: 27
10 (d) Eliminating duplicates, number of loans about which one or more of
11 statements (a) through (c) is true: 479

12 **Item 99. Untrue or misleading statements about the underwriting standards of the
13 originators of the mortgage loans:**

14 On pages S-37 through S-39 of the prospectus supplement, Banc of America and Banc of
15 America Funding made statements about the underwriting guidelines of Bank of America, N.A.
16 All of those statements are incorporated herein by reference. In particular, Banc of America and
17 Banc of America Funding stated that:

18 (a) "Bank of America will consider a mortgage loan to be originated in accordance
19 with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in
20 substantial compliance with such underwriting guidelines. Even if one or more specific criteria
21 included in such underwriting guidelines were not satisfied, if other factors compensated for the
22 standards that were not satisfied, the mortgage loan may be considered to be in substantial
23 compliance with the underwriting guidelines." BAFC 2005-F Pros. Sup. S-37.

24 (b) "These underwriting standards applied by Bank of America in originating or
25 acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit
26 standing and assets available for downpayment, closing costs and cash reserves. Additionally,
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1 guidelines are established regarding the adequacy of the property as collateral for the loan
2 requested." BAFC 2005-F Pros. Sup. S-37.

3 On pages S-39 through S-44 of the prospectus supplement, Banc of America and Banc of
4 America Funding made statements about the underwriting guidelines of Countrywide Home
5 Loans, Inc. All of those statements are incorporated herein by reference. In particular, Banc of
6 America and Banc of America Funding stated that:

7 (a) "Exceptions to Countrywide Home Loans' underwriting guidelines may be made
8 if compensating factors are demonstrated by a prospective borrower." BAFC 2005-F Pros. Sup.
9 S-40.

10 (b) "Countrywide Home Loans' underwriting standards are applied by or on behalf of
11 Countrywide Home Loans to evaluate the prospective borrower's credit standing and repayment
12 ability and the value and adequacy of the mortgaged property as collateral." BAFC 2005-F Pros.
13 Sup. S-40.

14 **Item 106. Early payment defaults:**

- 15 (a) **Number of the mortgage loans that suffered EPDs: 15**
16 (b) **Percent of the mortgage loans that suffered EPDs: 0.6%**
17 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
18 **made at the same time as the loans in the collateral pool that experienced**
19 **EPDs: 0.18%**

20 **Item 107. 90+ days delinquencies:**

- 21 (a) **Number of the mortgage loans that suffered 90+ days delinquencies: 543**
22 (b) **Percent of the mortgage loans that suffered 90+ days delinquencies: 22.6%**
23 (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans**
24 **made at the same time as the loans in the collateral pool that suffered 90+**
25 **days delinquencies: 16.5%**
26

Item 108. 30+ days delinquencies in this securitization:

- (a) Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 508
- (b) Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 21.2%
- (c) Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%

Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:

On pages S-5 and S-90 of the prospectus supplement, Banc of America and Banc of America Funding made statements about the ratings assigned to the certificates issued in this securitization. Banc of America and Banc of America Funding stated that the Bank's 4-A-1 certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. Banc of America and Banc of America Funding also stated that the Bank's 5-A-1 certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

Banc of America and Banc of America Funding also stated: "At their issuance, each class of Offered Certificates is required to receive from Standard & Poor's . . . and Moody's Investors Service, Inc. ("Moody's") at least the rating set forth in . . . this Prospectus Supplement." BAFC 2005-F Pros. Sup. S-90.

Item 120. Summary of loans about which the Defendants made untrue or misleading statements:

- (a) Number of loans whose LTVs were materially understated: 830
- (b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 1,211
- (c) Number of loans that suffered EPDs: 15
- (d) Number of loans in which the properties were stated to be owner-occupied but were not: 479

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- (e) Eliminating duplicates, number of loans about which the Defendants made untrue or misleading statements: 1,703
- (f) Eliminating duplicates, percent of loans about which the Defendants made untrue or misleading statements: 71.0%

SCHEDULE 69 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

Item 44. Details of trust and certificate(s).

(a) Dealer that sold the certificate(s) to the Bank: Banc of America

(b) Description of the trust: Banc of America Alternative Loan Trust, Mortgage Pass-Through Certificates, Series 2005-5 was a securitization in May 2005 of 1,353 mortgage loans, in five groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Bank of America, N.A. BOAA 2005-5 Pros. Sup. S-8 and S-24.

(c) Description of the certificate(s) that the Bank purchased: Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 5-CB-2, for which the Bank paid \$51,910,185 plus accrued interest on July 27, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • Aaa; Fitch • AAA.

(e) Current ratings of the certificate(s): Moody's • Caa1; Fitch • CCC.

(f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1207409/000119312505115246/d424b5.htm>

Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in Group 1 ranged from 16.08% to 90%, with a weighted average of 65.45%. BOAA 2005-5 Pros. Sup. S-8 and S-27.

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(b) The original LTVs of the mortgage loans in Group 2 ranged from 9.72% to 90%, with a weighted average of 71.25%. BOAA 2005-5 Pros. Sup. S-8 and S-32.

(c) The original LTVs of the mortgage loans in Group 3 ranged from 26.35% to 103%, with a weighted average of 78.84%. BOAA 2005-5 Pros. Sup. S-9 and S-37.

(d) The original LTVs of the mortgage loans in Group 4 ranged from 35.55% to 103%, with a weighted average of 77.19%. BOAA 2005-5 Pros. Sup. S-9 and S-42.

(e) The original LTVs of the mortgage loans in Group 5 ranged from 16.06% to 103%, with a weighted average of 77.72%. BOAA 2005-5 Pros. Sup. S-10 and S-47.

(f) The original LTVs of all of the loans in the collateral pool ranged from 9.72% to 103%, with a weighted average of 73.16%. BOAA 2005-5 Pros. Sup. S-10 and S-52.

(g) The original LTVs of the discount mortgage loans in Group 1 ranged from 31.91% to 80%, with a weighted average of 63.72%. BOAA 2005-5 Pros. Sup. S-27.

(h) The original LTVs of the premium mortgage loans in Group 1 ranged from 16.08% to 90%, with a weighted average of 66.04%. BOAA 2005-5 Pros. Sup. S-27.

(i) In the section of the prospectus supplement entitled "The Mortgage Pool," Banc of America and Banc of America Mortgage Securities presented tables of statistics about the mortgage loans in the collateral pool. BOAA 2005-5 Pros. Sup. S-27 to S-56. Each table focused on a certain characteristic of the loans (for example, current principal balance) and divided the loans into categories based on that characteristic (for example, loans with current principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then presented various data about the loans in each category. One of the tables, entitled "Original Loan-to-Value Ratios," divided the loans in Group 1 into 15 categories of original LTV (for example, 15.01% to 20%, 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance

1 outstanding, and the percent of aggregate principal balance outstanding in each of these
2 categories. BOAA 2005-5 Pros. Sup. S-30.

3 (j) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
4 of the Group 1 Mortgage Loans is expected to be approximately 65.45%." BOAA 2005-5 Pros.
5 Sup. S-30.

6 (k) The original LTVs of the discount mortgage loans in Group 2 ranged from 19.23%
7 to 90%, with a weighted average of 68.4%. BOAA 2005-5 Pros. Sup. S-32.

8 (l) The original LTVs of the premium mortgage loans in Group 2 ranged from 9.72%
9 to 90%, with a weighted average of 72.83%. BOAA 2005-5 Pros. Sup. S-32.

10 (m) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
11 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
12 the mortgage loans in Group 2 into 17 categories of original LTV (for example, 5.01% to 10%,
13 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about
14 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
15 aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-
16 35.

17 (n) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
18 of the Group 2 Mortgage Loans is expected to be approximately 71.25%." BOAA 2005-5 Pros.
19 Sup. S-35.

20 (o) The original LTVs of the discount mortgage loans in Group 3 ranged from 27.89%
21 to 101.43%, with a weighted average of 78.51%. BOAA 2005-5 Pros. Sup. S-37.

22 (p) The original LTVs of the premium mortgage loans in Group 3 ranged from
23 26.35% to 103%, with a weighted average of 79.21%. BOAA 2005-5 Pros. Sup. S-37.

(q) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 3 into 11 categories of original LTV (for example, 25.01% to 30%, 35.01% to 40%, 45.01% to 50%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-40.

(r) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 3 Mortgage Loans is expected to be approximately 78.84%." BOAA 2005-5 Pros. Sup. S-40.

(s) The original LTVs of the discount mortgage loans in Group 4 ranged from 35.55% to 103%, with a weighted average of 77.27%. BOAA 2005-5 Pros. Sup. S-42.

(t) The original LTVs of the premium mortgage loans in Group 4 ranged from 49.03% to 89.33%, with a weighted average of 76.31%. BOAA 2005-5 Pros. Sup. S-42.

(u) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 4 into 12 categories of original LTV (for example, 35.01% to 40%, 40.01% to 45%, 45.01% to 50%, etc.). The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-45.

(v) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination of the Group 4 Mortgage Loans is expected to be approximately 77.19%." BOAA 2005-5 Pros. Sup. S-45.

1 (w) The original LTVs of the discount mortgage loans in Group 5 ranged from 47.86%
2 to 100%, with a weighted average of 78.98%. BOAA 2005-5 Pros. Sup. S-47.

3 (x) The original LTVs of the premium mortgage loans in Group 5 ranged from
4 16.06% to 103%, with a weighted average of 77.46%. BOAA 2005-5 Pros. Sup. S-47.

5 (y) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
6 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided
7 the mortgage loans in Group 5 into 14 categories of original LTV (for example, 15.01% to 20%,
8 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and misleading statements about
9 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
10 aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-
11 50.
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13 (z) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination
14 of the Group 5 Mortgage Loans is expected to be approximately 77.72%." BOAA 2005-5 Pros.
15 Sup. S-50.
16

17 (aa) The original LTVs of the discount mortgage loans in the collateral pool ranged
18 from 19.23% to 103 with a weighted average of 72.44%. BOAA 2005-5 Pros. Sup. S-52.

19 (bb) The original LTVs of the premium mortgage loans of in the collateral pool ranged
20 from 9.72% to 103%, with a weighted average of 73.48%. BOAA 2005-5 Pros. Sup. S-52.
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22 (cc) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage
23 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all
24 of the loans in the collateral pool into 19 categories of original LTV (for example, 5.01% to 10%,
25 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about
26 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of
27
28